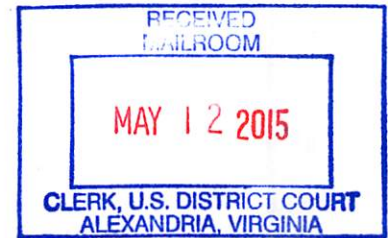


P.O. Box 75
Neenah, WI 54957-0075
May 9, 2015

Clerk of the Court
United States District Court,
Eastern District of Virginia
401 Courthouse Square
Alexandria, VA 22314



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Re: Murr v. Capital One Bank (USA), N.A., Case No. 1:13-cv-1091 LMB/TCB (E.D. Va.)

Dear Sir or Madam:

I would like to object to the above captioned class action lawsuit. I reside at 1234 Nature Trail Drive, Neenah, Wisconsin. My phone number is (920)850-8110 and e-mail address is der8110@aol.com. I am not represented by counsel in this matter, and do not waive any rights by not using counsel at this time. Under the penalty of perjury, I state that I am a Settlement Class Member (as evidenced by receiving a postcard). I do not intend on making an appearance at the Final Approval Hearing. I am submitting no papers or documents.

Objection #1: \$5.50 is not a fair amount

Each time I paid interest to Capital One, I know it was for much more than \$5.50. And there were several times interest was charged.

Objection #2: it is burdensome to find the actual amount of interest paid

The suit is for nearly a seven year period; researching 76 monthly statements is burdensome and most class members would not retain that documentation. Capital One should have those records and the court should compel them to provide an accurate amount that each customer was overcharged. Also it is not clear if the time period is the entire time Capital One engaged in this practice, or if it is a subset selected as an expediency.

Objection #3: Capital One is fundamentally an unethical company

Shortly before cancelling my credit card with them, Capital One charged me interest for "late payments". Of course I had proof that payments were received on time and they immediately reversed those charges, but the fact that they would even attempt such a practice is indicative of their corruption. The settlement should consider a monetary amount that would serve as a deterrent.

Objection #4: the class action materials are not clear about other actions

The notice is clear on claims concerning the "Grace-Period Effect" and the "Payment-Allocation Effect", but it is not clear about claims related to other actions such as the false "late payment" charges described in #3.

Thank you for your assistance.

Sincerely,



Thomas A. Knott